



Senate Fiscal Agency
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Senate Bill 305 (Substitute S-1 as reported)
Sponsor: Senator Adam Hollier
Committee: Insurance and Banking

CONTENT

The bill would amend the Insurance Code to do the following:

- Prohibit an insurer from establishing a rate or rating classification for automobile insurance written on a group, franchise, or blanket policy based on sex.
- Require a rate filing to specify that an insurer would not refuse to insure, refuse to continue to insure, or limit the amount of coverage available because of the location of the risk, and that the insurer would recognize those practices to constitute redlining.
- Prohibit an insurer from engaging in redlining.

MCL 500.2105 & 500.2108

Legislative Analyst: Stephen Jackson

FISCAL IMPACT

The bill would have no fiscal impact on State or local government.

Date Completed: 5-16-19

Fiscal Analyst: Elizabeth Raczkowski